



Pedro Nava

Assembly Member

REPRESENTING ASSEMBLY DISTRICT 35



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Assemblymember Pedro Nava Announces State Assistance to Tea Fire Victims

Santa Barbara– Assemblymember Pedro Nava, past Chair of the Joint Committee on Emergency Services and Homeland Security, and member of Governor Arnold Schwarzenegger's Emergency Council, announces legislation that delivers tax assistance to Tea Fire victims.

"AB 50 will bring more resources and assistance from the State government for those impacted by the devastation wrought by the Tea Fire in Santa Barbara County. Many families lost everything in the fires," said Nava. "This extra help will go a long way for those most in need at a trying time."

AB 50 will provide disaster relief assistance to Santa Barbara County and to the victims of the recent Tea Fire. The bill provides that the state will reimburse Santa Barbara County for their losses due to the reassessment of property that was damaged as a result of these wildfires.

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Greka Energy Continues to Spill *The oil company that keeps on spilling*

Over the last six years Greka has spilled more than **600,000 gallons of crude oil & processed water with more than 320,000 spilled since last December**. Most of the spills have been in Northern Santa Barbara County. In spite of their extraordinary history, Greka continues to operate and is responsible for over 92% of the nearly 16,000 gallons of oil (not including other pollutants) spilled in the last 3 months.

Wasting no time, Assemblymember Pedro Nava authored AB 1960 and co-authored AB 2911. These bills took effect on January 1st, 2009. Nava was able to move these bills through the legislature in less than a year.

After Assemblymember Pedro Nava held an informational hearing regarding spills by Greka Energy in January of 2008, California now has the ability to go after companies like Greka in Santa Barbara County.

"These new laws will better protect Californians and the environment from pollution," said Nava. "It was important to move quickly. **State law enforcement** officials and **state agencies** now have the necessary tools to pursue serial spillers and prevent companies such as Greka Energy from polluting, and if they do, hold them accountable and shut them down. This is especially important in Santa Barbara County. It has been more than a year since Greka's 88,978 gallon spill in December of 2007 and they continue to pollute."

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Inland oil spills like the one seen above in Santa Barbara County will be prevented with AB 1960. Photo courtesy of SB County Fire Dept.

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The bill also allows those who suffered losses as a result of these wildfires to claim them on their income taxes in the year in which the losses were suffered or in the prior year by filing an amended tax return. These taxpayers will be allowed to carry forward any remaining unclaimed losses for up to five years.

The bill further stipulates that a homeowner shall not be denied his or her homeowners' property tax exemption solely on the basis that the owner was not residing in the dwelling while it was temporarily damaged or destroyed if it was being reconstructed as a result of these disasters.

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AB 1960 is a comprehensive spill prevention program that increases the authority to the California Department of Conservation's Division of Oil Gas and Geothermal Resources (DOGGR) **to shut down negligent operators** and/or require them to pay into bond funds that will be used at the state's discretion to force the operators into compliance with new minimum maintenance requirements.

AB 2911 Improves the ability of the California Department of Fish & Game's Office of Spill Prevention and Response (OSPR) to respond to and enforce laws on inland oil spills. This new law **increases penalties for polluters** and greatly expands OSPR's ability to go after negligent operators.

Assemblymember Nava Announces Assembly Fellowship Program Applications

Assemblymember Nava announced this month the availability of applications for the 2009-2010 Assembly Fellowship Program. The 11-month fellowship program provides college graduates the opportunity to become full-time Assembly staff members working on fiscal and policy issues in an Assemblymember's Capitol or committee office. Fellows participate in a weekly academic seminar, earning 12 graduate credits from California State University, Sacramento. Fellows are paid a monthly stipend of \$1,972, plus health, dental, and vision benefits. The Center for California Studies at CSU Sacramento administers the program in conjunction with the California State Assembly.



"The Assembly Fellowship Program offers college graduates the opportunity to expand their knowledge and understanding of the legislative process," said Assemblymember Nava. "The Program provides a challenging, professional work experience that serves as the foundation for successful careers in both the public and private sectors."

Applicants must have earned their undergraduate degree by September 2009. No specific major is preferred and recent fellows have had a range of majors. Individuals with advanced degrees and mid-career professionals are also encouraged to apply. Brochures are available at Assemblymember Nava's Capitol office or at the district offices in Santa Barbara and Oxnard. You may apply online from the Center for California Studies at www.csus.edu/calst/assembly, by

email at calstudies@csus.edu or by phone at (916) 278-6906.

Applications for the 2009-2010 Assembly Fellowship Program must be postmarked by Wednesday, February 25, 2009. The 2009-2010 participants will be selected in May 2009 after a review of applications and in-person interviews of semifinalists.

Assemblymember Nava's Office Offers Mortgage Assistance Resources

In these tough economic conditions, many homeowners are facing tough choices about their future ability to make their mortgage payments. Some borrowers may have loans that were not designed for long-term stability, while others may be facing a job loss or medical crisis. A distressed homeowner may not know who to call or what help is available.

The first piece of advice that is vital for any homeowner facing the prospect of falling behind on their mortgage is to contact their loan servicer and request help. The initial contact may not result in relief, but persistence and clarity are key attributes necessary to get help with a failing mortgage. Additionally, many non-profit credit counselors are available to assist borrowers with loan modifications for no-costs. A major caveat for homeowners is to avoid entities advertising loan modification services. Many of these entities charge high, upfront fees with no guarantee for success. Furthermore, they have no greater skill in negotiating for a loan modification than the individual borrower.



Recently, the staff of the Assembly Banking and Finance Committee was contacted by a homeowner facing an impending interest rate adjustment that would have made the homeowner's mortgage wildly unaffordable. The homeowner didn't know who to call so they contacted committee staff for help. Committee staff was able to get the borrower in touch with a loan modification specialist at the financial institution so the homeowner could start discussions regarding potential relief. Almost two months later, the financial institution was able to modify the borrower's loan, reducing their payments by over \$1,000 per month allowing the homeowner to remain in their home and continue to contribute to the neighborhood's economic stability.

The foreclosure process is expensive and often guarantees that servicers will never recoup the outstanding loan balance on the property. It is economically advantageous for servicers to conduct loan modifications versus the losses that can occur through foreclosure.

If you need help with your mortgage you can call the **HOPE NOW hotline at 1 (888) 995-4619** to speak with an independent mortgage counselor. You can also visit this website, http://www.yourhome.ca.gov/servicer_hotline.pdf to find the phone number for your lender or loan servicer.

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